

HAVE YOU RECENTLY PURCHASED A HOME? ARE YOU THINKING ABOUT BUYING A HOME?



**PREDATORY MORTGAGE LENDING DRAINS
WEALTH FROM FAMILIES, DESTROYS THE
BENEFITS OF HOMEOWNERSHIP AND
LEADS TO FORECLOSURE.**

Most mortgage lenders and brokers offer good loans however, there are some lenders who may try to take advantage of consumers by using “abusive or “predatory” lending practices.

How to Avoid a Predatory Loan

- Ask questions
- If you don't understand the loan terms, talk to someone you trust to look at the documents for you
- Be careful of ads promising, "No Credit? No Problem!"
- Ignore high-pressure sales tactics
- Do not take the first loan that you are offered, shop around
- Remember that a low monthly payment is not always a 'deal.' Look at the TOTAL cost of the loan
- Be wary of promises to refinance the loan for a better rate in the future

Come and learn from experts how to avoid a predatory loan when purchasing a home or what to do if you suspect you have received a predatory loan.

WHEN: SEPTEMBER 26, 2006

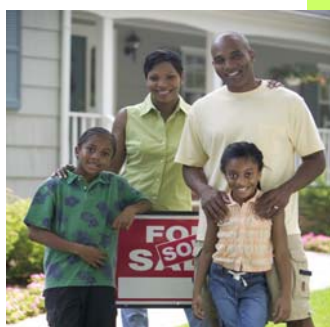
**WHERE: 441 4TH STREET, NW SUITE 570N
WASHINGTON, DC 20001**

TIME: 9:00 A.M. - 3:00 P.M.

**TO REGISTER FOR THIS FREE SEMINAR CALL 202-645-5630
SPACE IS LIMITED**

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**IF YOU REQUIRE AN
ACCOMMODATION PLEASE CALL
(202) 645-5630
BY SEPTEMBER 22, 2006**

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